Worried about identity theft? What to do to minimize your risk

November 2 2022, by Jessica Roy

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I'm a victim of identity theft. Thieves stole my wallet out of my purse and were able to find out everything else they needed to steal my identity online. They exploited a system that the government, law enforcement

and financial institutions aren't doing much to improve.

But there are quick and easy steps you can take that will decrease the chances of your identity being stolen, and help mitigate the damage if it is.

Freeze your credit

It takes 15 minutes to do this with the three major credit bureaus (Equifax, TransUnion and Experian), and even less time to unfreeze when you're applying for a loan. It is free to freeze and unfreeze your credit—you don't need any paid "upgrades."

Review your credit report at least once a year

You are eligible to get a free copy of your credit report from each bureau annually. Go through it and make sure everything looks right. Visit annualcreditreport.com to request yours.

Check your passwords

Make sure your sensitive accounts—things like your email and your bank accounts—have strong, unique passwords. If you use the same password everywhere, one account gets hacked and your data are leaked, then all of your accounts are vulnerable. PC Magazine, Wired, and CNET all have recommendations for password managers that make it so you don't have to remember every single one. Check Have I Been Pwned to see which passwords have already appeared in data breaches.

Add two-factor authentication everywhere you can

Yes, it is annoying to spend an extra 10 seconds waiting for a text or

authentication alert when you log in to your email or bank account. But it's the best way to secure them. Having two-factor on my Gmail account meant the people who stole my identity were never able to fully access my [bank accounts](#) or [credit cards](#).

Sign up for alerts from your banks

Log in to your [bank account](#) and credit card accounts and figure out how to add text or email alerts so you'll be notified immediately if someone tries to open a new one.

Never give anyone your bank password or verification code

Anyone asking you to tell them your password or a code you were just texted is trying to get it to access your account.

Review your bank statements regularly

See any transactions you don't recognize? Call your bank right away to investigate.

Opt out of prescreened credit card offers

These can be a data gold mine for thieves. Shred any you do receive before tossing them. Visit optoutprescreen.com to stop them.

Don't carry your Social Security card in your wallet

Thieves probably can still get your Social Security number in other ways, thanks to countless data breaches. But at least don't give it to them.

Retrieve mail promptly, and stop it if you're going out of town

Stolen mail is one of the easiest ways for thieves to get your information. The people who stole my identity were arrested with a bunch of stolen mail and tools to access mailboxes in their car. Minimize opportunities for your mail to be stolen, especially if you're expecting any sensitive financial documents like a new debit card or checkbook.

Limit your digital presence

Be thoughtful about what you share. Does the website that sells your favorite protein powder need to know your real birthday? Have you changed your social media profile settings as much as possible, or can anyone see what your hometown is? If you want to take this to the next level, use a service like DeleteMe, which removes your personal information from data aggregators (for a price).

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